Certificate Number: 03088-PAE-DE-037002076

Bankruptcy Case Number: 22-13088



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 28, 2022, at 8:35 o'clock AM CST, Krista Marie Callander completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 28, 2022 By: /s/Maria Arreguin

Name: Maria Arreguin

Title: Counselor